

# BECOME A CAREER MENTOR

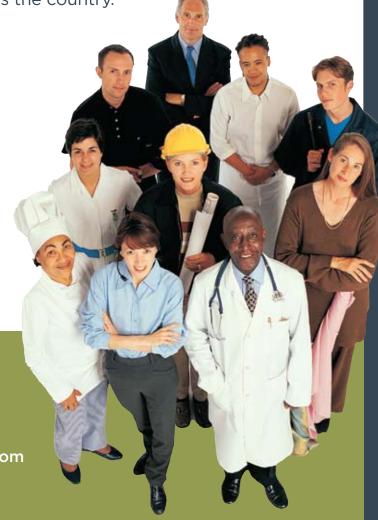
**You love your job**—now make a difference by telling high school and college students about it. We're looking for Guard members, both active and retired, to share their stories with students across the country.

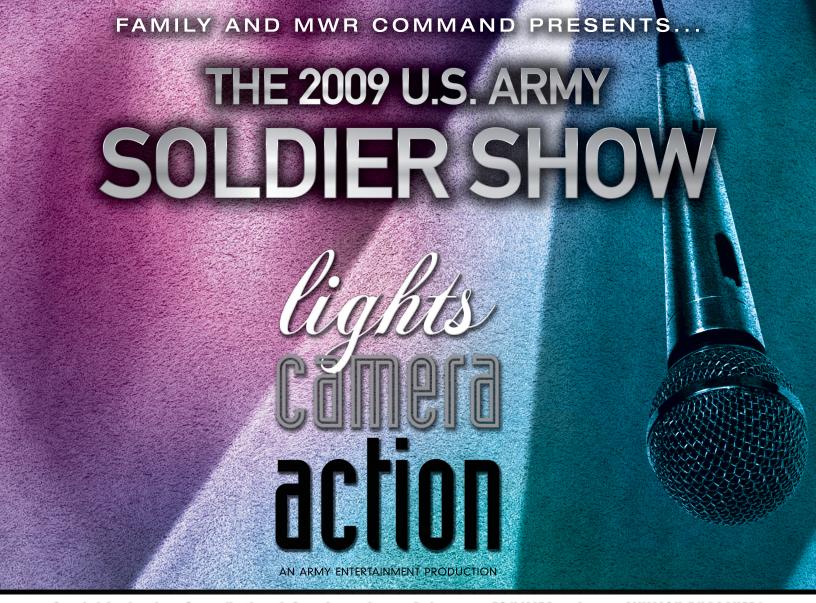
The Guard's new **Career Mentor** volunteer program will expose educators and students to the diverse civilian occupations held by members of the Guard.

Signing up in the **Career Mentor** database is fast and simple—but the impression you can leave on a student will be long-lasting.

Sign up to become a Career Mentor today.

www.partnersineducation.com





### Special Invitation: Army National Guard members - Bring your FAMILIES and your CIVILIAN EMPLOYER!

Fort Knox	July 1 – 7 p.m.
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Fort Knox July 2 -2 p.m. and 7 p.m.

 Fort Sam Houston
 July 28 – 7 p.m

 Fort Sill
 July 31 – 7:30 p.m.

 Fort Sill
 Aug. 1 – 2 & 7:30 p.m.

 Fort Sill
 Aug. 2 – 2 p.m.

Fort Carson Aug. 6 – 7 p.m. Aug. 7 – 7 p.m. Fort Carson White Sands Aug. 11 - 7 p.m. White Sands Aug. 12 - 1 & 6 p.m. Fort Bliss Aug. 14 - 7 p.m. Fort Bliss Aug. 15 – 2 p.m. Fort Huachuca Aug. 18 - 7 p.m. Fort Huachuca Aug. 19 – 2 & 7 p.m. Fort Irwin Aug. 22 - 7 p.m.

 Fort Lewis
 Aug. 28 - 2 & 7 p.m. 

 Fort Rucker
 Sept. 30 - 7:30 p.m. 

 Fort Rucker
 Oct. 1 - 11 & 7:30 p.m. 

 Fort Benning
 Oct. 3 - 7 p.m.

Fort Stewart Oct. 6 - 7 p.m. Fort Stewart Oct. 7 – 7 p.m. Oct. 9 - 7 p.m. Fort Bragg Fort Bragg Oct. 10 - 12 noon Fort Drum Oct. 14 - 6:30 p.m. Fort Drum Oct. 15 - 6:30 p.m. Fort Hamilton Oct. 16 - 8 p.m. Fort Hamilton Oct. 17 – 3 p.m. **USMA**, West Point Oct. 20 - 7 p.m.

**Fort Monmouth** Oct. 22 – 1:30 & 6:30 p.m.

Fort Lee Oct. 27 – 7 p.m.

Fort Lee Oct. 28 – 2 & 7 p.m.

Aberdeen Proving Ground Oct. 31 – 2 p.m.

Aberdeen Proving Ground Nov. 1 – 2 & 7 p.m.

Fort Monroe Nov. 4 – 2:30 p.m.

Picatinney AR Nov. 6 – Time TBA

Fort Belvoir Nov. 8 – 2 p.m.

\*Schedule subject to change. Go to armymwr.com for the latest details.

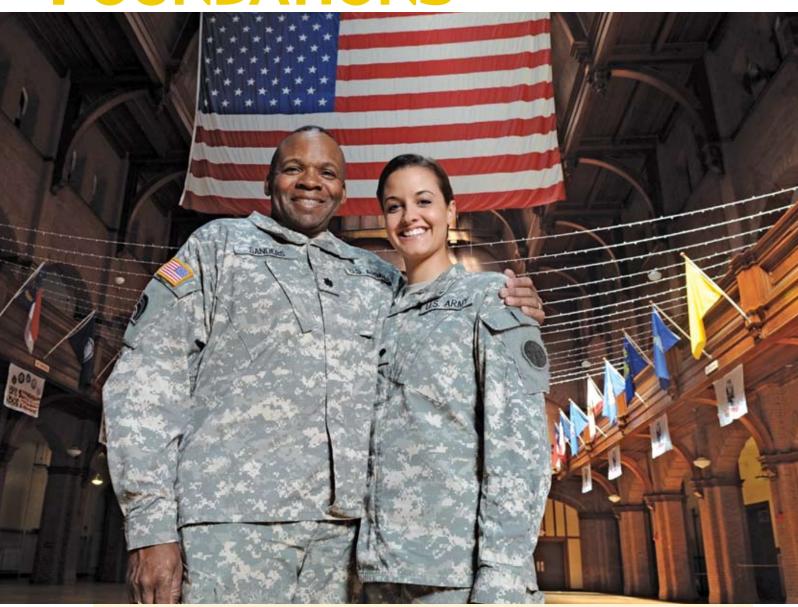








# National Guard Soldier & Family



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Serving as an Inspiration

"I tried to be a role model and a hero for April, as a clear example of what the military could do for her and her friends."

—LTC REGINALD SANDERS

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### editor's letter

### "Families make a tremendous sacrifice, too ..."

elcome to the fourth edition of National Guard Soldier and Family Foundations. We're honored by the positive feedback we've received from you, our readers. Your comments let us know we're fulfilling our mission to provide Soldiers and their Families with information on the programs and support services available to them.

Before I joined the Foundations staff, it was easy to take our Soldiers' service for granted. But since coming aboard here, and visiting installations, deployment ceremonies and homecomings, I've gained a new respect and admiration for your selfless dedication.

Families like yours make a tremendous sacrifice. It has been inspiring to witness your love and encouragement. It's only natural that, in return, communities across America provide you with the support and assistance you need during these challenging periods.

And this is where Foundations can help. Every article focuses on the issues that matter to you. From preventive health to financial matters, new Soldier guides to volunteering opportunities for kids, Foundations strives to be a source of support for the loved ones of Guard Soldiers.

Please help us continue to make Foundations a great resource by letting us know what you think. Contact me at Editor@ GuardFoundations.com. Your comments and suggestions are vital to our success. We hope to hear from you. Take care.

> Fred D. McGhee II Deputy Editor



Family Tradition: Guard Families share the traditions that keep them serving our country.

PHOTO BY JEFF AMBERG

### National Guard Soldier & Family

MISSION STATEMENT: To serve and support Army National Guard Soldiers and their Families by providing information and resources to improve their quality of life. To provide opportunities for all Soldiers and Families to benefit from the services available to them through the National Guard by presenting timely and relevant knowledge.

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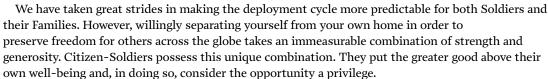
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### thank you notes

### Dear Soldiers, Families and Friends of the Army National Guard,

rom my roots in South Dakota to my current post in Washington, DC, I have covered a lot of ground during my military career. Yet over the course of this career, I have noticed one thing about Citizen-Soldiers that never changes or ceases to amaze me—the willingness and ability to serve two causes—country and community—at once.

And in supporting these causes, our Soldiers always find a way to support their Families.



Never doubt that you are making a difference. From my Family to your Family, thank you for your sacrifice and service.



Raymond W. Carpenter, Major General, US Army Acting Director, Army National Guard

many ways, my husband and I have a typical military marriage. We are proud to serve our country and instill the value of service in our four daughters and our grandchildren. Like many of you, though, we balance the call to duty with the challenges of everyday duties, such as paying bills, divvying up the chores and making appointments.

I like Foundations magazine because it addresses and offers great advice regarding these challenges as they pertain to those of us with ever-changing roles, responsibilities and even duty stations.

One of the best suggestions I have read is to build a network of support. In his most recent assignment, my husband has been stationed away from our home in South Dakota for more than three years. During such a long absence, a strong support system not only helps to keep a marriage and Family intact, but also makes these relationships even stronger.

From Family and friends to National Guard Family programs and community partners, there are tremendous amounts of help and understanding out there. Don't be shy! Reach out, and know that many, many people are always ready, always there for you. I wish you courage and love.

Mary Cargenter

Mrs. Mary Carpenter

### we've got mail

### What National Guard support programs have had the most impact on your Family during your deployment?

SGT Terry Clark of the Mississippi National Guard shares a moment with his youngest daughter Makayla during his April deployment ceremony.



We're serving our second deployment. On daddy's first deployment, I was only 5 years old, so I didn't fully understand what was about to happen, but boy do I now. I know more answers to those "why" questions.

At the Senatobia, Mississippi, National **Guard Family Readiness** Group, Mrs. Melinda Carlson has really been

a great blessing to us. (And she doesn't even know it.) She put together an amazing "Soldier Send-Off" for the Soldiers. She really does care; I know she does because of the love, compassion and support she has already shown to my Family and many others.

Thank you, Mrs. Melinda, for all that you do for my daddy and all the other Soldiers, too.

I'm very proud of my daddy and what he has done for his country. He believes in the freedom of our America and wants to keep it that way.

Karen Clark, age 11 Daughter of SGT Terry Clark Mississippi Army National Guard

My Family and I live five hours away from where I drill. The FRG (Family Readiness Group) helps by sending out the newsletter. Thank you for your help and time.

LT Brandon Montana FSC 203rd EN BN Arkansas National Guard

Our Family participated in the events led by our Family Readiness Group (FRG). I have been through three separate overseas deployments within the last 10 years, and I found the most support during the latest deployment.

I believe the success of the FRG this go-around was due to the full-time, paid FRG coordinators. The FRG held monthly meetings with a wide range of guest speakers and activities for the Families to attend and participate in.

Our Family will be attending a Yellow Ribbon Reunion and Reintegration weekend retreat next month in Vail, Colorado. The purpose of this event is to encourage reintegration, the reconnection and adjustments back to a "normal" life for the entire Family.

Karen J. Walker Wife of SGT Matthew J. Walker 220th Military Police Company Colorado Army National Guard

Though not affecting me personally since I was single during deployment, I can describe the programs that clearly made a difference in my fellow Soldiers who had Families.

At the Soldier Readiness Process at my mobilization platform, TRICARE medical benefits helped spouses and Families during deployment, as well as legal assistance concerning tenant/credit issues. At a unit level, Family support groups formed to help one another.

SPC Suresh Kalkunte A Company 2-121/48th IBCT Indiana National Guard



Who is your hero? Your answer could appear in the next issue of Foundations. We want to hear from you! Email your answers to Editor@GuardFoundations.com.





### lighten up 🛠

# the lawn never stops

The Ins and Outs of In-Laws on the Lawn

By ADRIENNE DICKEY

From my husband Don's two deployments, I've learned that normal is relative and life can be unpredictable. But I've also realized that one thing remains the same:

Now, I had the same life science classes as everyone else. I knew that sun and water help make plants grow. And until the deployments, I felt this was a wonderful thing.

Now, I'm not so sure.

The lawn never stops growing.

### It's a Jungle Out There

Before my husband's first deployment, we lived in a rental home with a huge yard. So we bought a riding lawnmower. When he left for that tour, I was stuck with yard duty—and gardening season was upon us.

The problem was, I didn't have time to mow. I had too many other responsibilities.

I turned to my in-laws for help. These are the same people who promised my husband they would do anything to assist me while he was gone.

Little did I know that didn't include mowing the grass at least, not gladly. After a comment from them about not doing this for me all summer, I decided not to ask again. Instead, I let the grass grow.

It grew so tall, I could have misplaced a child in it. So I called in reinforcements: yard-care professionals. When the nice young men arrived, I wanted to have a Maxine moment and kick back on the porch with a drink and watch them. Instead, I gave them directions.

The job cost me \$100. Although I think they deserved it, I vowed not to do that to my checkbook again.

So I finally took the task on myself.

That was when I encountered the snake. I became aware of him when he slithered by my foot.

I immediately jumped up on the riding mower, screamed at the top of my lungs, and rode the mower to the porch where I leapt for safety.

It took me days to brave the yard again.

### Second Time Around

For the second deployment, we had a smaller yard. This was one I could push-mow, so, I started mowing myselflater in the evening when it was cooler, because, luckily, my mower had headlights.

However, just when I thought things would get easier, it turned out that my neighbors were very diligent (and I'm trying to be nice) about keeping their grass cut.

This, of course, forced me to mow more frequently after all. There was only one way out, now: I had to teach my sons to mow.

So I did. And now it's their job.

I'm not sure which is harder—doing yard work at night, or trying to get teenagers to mow the lawn. With all the drama that ensues, you would think I'm asking them to cut each blade of grass one at a time with scissors.

But I will take the drama any day over facing another snake! 🕜

The GreenCare for Troops program provides free lawn care to Families of deployed Soldiers. Guard Families in need of assistance can visit ProjectEverGreen.com/gcft or contact Joy Westerberg directly at 877-758-4835.



# Delaware Dedication

### First State Puts Families Second to None

Courtesy of the Delaware Army National Guard

Don't let Delaware's compact size fool you—they take care of their Army National Guard troops and Families in a huge way. The Delaware Army National Guard (DEARNG) State Family Programs provide useful services of all kinds for spouses, children and Veterans of the Guard, with plenty of staff and volunteers on hand.

### Family Assistance Centers

Two Family Assistance Centers (FACs) handle myriad calls and problems that face traditional and Active Service Members and their Families.

The FACs in New Castle and Sussex Counties are home to Family Readiness Assistants (FRAs) and Family Assistant Center Coordinators (FACCs).

The FRA trains and educates Service Members and Family Readiness Groups. The FACC provides resource and referral information and crisis intervention services. FAC services are available to Active Service Members and their Families, regardless of service affiliation or component.

### Smyrna Readiness Center

The Smyrna Readiness Center is home to the Family Readiness Support Assistant and the State Youth Coordinator.



# The FACC provides resource and referral information and crisis intervention services.

The Family Readiness Support Assistant for the 261st Signal Brigade, whose members are currently deployed to Iraq, provides support and resources to the Family members. The Assistant also is the direct liaison to the commander of the 261st.

The State Youth Coordinator provides training, education and support, often working with organizations such as 4-H to provide quality programs for military children.

### Delaware Boots on the Ground

Delaware Boots on the Ground provides emergency assistance and supports functions that serve military members and their Families.

Dr. Jill Biden, wife of Vice President Joseph Biden, is an honorary board member of this non-profit organization. Her son is CPT Beau Biden, who serves as a judge advocate general (JAG) officer in the Delaware National Guard (DE NG), as well as our state attorney general.

### **Youth Programs**

DE NG has many annual traditions that focus on supporting our Guard kids and keeping them connected with each other. Family Programs director CMS Dawn Peet oversees all aspects of the program, which is led by Patricia Crilley, State Youth Coordinator.

The DE NG Teen Council and Leadership Program has held several weekend retreats, incorporating Operation Military Kids (OMK) and using the resources available in the state. OMK offers activities like spring planting, Mobil Tech Lab and making healthy snacks. This is a fun, carefree event for Families.

Around the winter and spring holidays, the ARNG and Air National Guard co-host parties for very young children. This annual tradition includes food, treat bags, gifts and activities.



WITH LOVE A Delaware Soldier of the 262nd Component Repair Company with his Family at the company's departure ceremony in May.

### Camp Colwell

Camp Colwell is a week-long residential children's camp directed by MSG (Ret.) Ernie Colwell. In attendance are 60 volunteers, 100 campers (ages 9-12), and 50 junior counselors (ages 17-23). Located at Bethany Beach Training Site, this camp is going into its ninth year.

The camp helps develop leadership skills in children, and identifies and invites back those who could become effective iunior counselors.

Camp Colwell's success is apparent in our Guard children. Many Family members have commended MSG Colwell for his guidance, crediting him with their child's later successes. More and more Families members have become active in the military community. •

The Delaware State Family Program office is located at the Joint Force Headquarters. For more information, please call (302) 741-7518.



### Attention, Soldiers and Families!

Below is information regarding programs and services available in your state. Please check each issue for updates.

### Alabama

(334)290-4713

Aug. 2 Yellow Ribbon During Deployment Event,

Aug. 9 Yellow Ribbon During Deployment Event, Birmingham

Aug. 29 Yellow Ribbon During Deployment Event, Huntsville

Sept. 19 Yellow Ribbon During Deployment Event, Montgomery

Sept. 19-20 Yellow Ribbon 60-Day Post-Deployment Reintegration Event and Freedom Salute Ceremony, Montgomery

### California

www.CalGuard.ca.gov/readyFamilies (800)449 - 9662

Aug. 15-16 Volunteer Only Course, Fresno

Aug. 22–23 Strong Bonds for Couples

Workshop, Sacramento

Sept. 19–20 Strong Bonds for Couples Workshop, San Diego

### Colorado

www.ColoradoGuard.army.mil/ Family.html

(720) 250-1190

Life Skills Group (Adult/Children/Youth)

Aug. 4 Grand Junction Red Cross, Grand

Aug. 5 Hampton Inn, Montrose

Aug. 11 Red Cross, Colorado Springs

Aug. 12 Town Hall, Las Animas

Aug. 13 Pueblo County Housing and Human Services Building, Pueblo

Aug. 20 Red Cross, Denver

Aug. 25 Trinity Episcopal Church, Greeley

Sept. 1 Red Cross, Grand Junction

Sept. 2 Hampton Inn. Montrose

Sept. 8 Red Cross, Colorado Springs

Sept. 9 Town Hall, Las Animas

Sept. 10 Pueblo County Housing and Human Services Building, Pueblo

Sept. 17 Red Cross, Denver

### Florida

(904) 823-0360

Aug. 7-9 Yellow Ribbon 60-Day Post-Deployment Reintegration Event, Orlando

Aug. 28-30 Strong Bonds for Couples Workshop, St. Petersburg

Sept. 11-13 Strong Bonds for Couples Workshop, Ft. Lauderdale

### Georgia

(678)569-5065

Aug. 14-16 Family Readiness Conference, Atlanta

### Hawaii

(808)672 - 1442

Aug. 7-9 Operation Military Kids Family Camp,

Aug. 14–16 Operation Military Kids Family Camp, Oahu

### Idaho

(208) 272-4361

www.NationalGuard.idaho.gov/Family Programs/FamilyPrograms.asp

Aug. 1 Gowen Field Family Day, Boise

Aug. 27 Idaho Women Veterans Conference, Boise

Aug. 28-30 Strong Bonds for Couples Workshop, Sun Valley

Aug. 29-30 Roaring Springs Military Family Days, Boise

Sept. 24 Benefits Along the Way Retirement Workshop, Boise

### Indiana

www.InArng.org/Family2008/ indexfp2008.htm

(317) 247-3192

July 31-Aug. 2 Annual Conference, University Place at Indiana University-Purdue University at Indianapolis

IowaNationalGuard.com/Family/default.htm (515) 252-4416

Deployment Reintegration Event, Des Moines

Aug. 1-2 Yellow Ribbon 30-Day Post-

Aug. 3-5 Youth and Teen Educator Training, Des Moines

Aug. 8 Family Readiness Group Volunteer Training, Council Bluffs

Aug. 8-9 Strong Bonds for Couples Workshop, Iowa City

Aug. 29 Iowa Guard Retiree Day, Des Moines

Aug. 29-30 Yellow Ribbon 60-Day Post-Deployment Reintegration Event,

Des Moines/Boone

Sept. 12-13 Unit Family Prevention and Relationship Enhancement Program, Des

September Reunion Briefings, Multiple Locations and Dates

### Louisiana

(318)641-5428

July 31-Aug. 2 Strong Bonds for Couples Workshop, New Orleans

Aug. 10-12 Yellow Ribbon 60-Day Post-Deployment Reintegration Event, New Orleans

Sept. 25-27 Family Programs State Workshop and Awards Banquet, Baton Rouge

Sept. 25-27 Child and Youth Program State

Symposium, Baton Rouge

### Maine

www.Me.ngb.army.mil/Family (207)626-4410

Aug. 22 Annual Northern New England Retiree Day, Augusta

### Massachusetts

http://states.ng.mil/sites/MA/ resources/family/MA\_Family\_ Support\_Program/index.htm (508) 233-7222

Aug. 7-9 State Family Program Volunteer Conference, Southbridge

The Massachusetts Family Program will be hosting its annual Volunteer training conference. This year, all branches of the military will be invited. The weekend provides Volunteers with additional tools and skills to assist and enhance their roles in working with Families, command and the community.

### Michigan

https://www.Mi.ngb.army.mil/Family (517) 481-8361

Aug. 1 Yellow Ribbon 45-Day Pre-Deployment Briefing, Sault Ste. Marie

Aug. 14-16 Yellow Ribbon 45-Day Post-Deployment Reintegration Event, Midland

Aug. 14-16 Strong Bonds for the Family Workshop, Mackinaw

Aug. 21-23 Yellow Ribbon 45-Day Post-Deployment Reintegration Event, Grand Rapids

Aug. 29 Transition Assistance Program for Survivors (TAPS), Lansing

Sept. 25-27 Yellow Ribbon 45-Day Post-Deployment Reintegration Event, Lansing "'Our Road to Reintegration' is Michigan National Guard's comprehensive effort to minimize to the extent possible the stresses of deployment and separation. Our vision is to honor the sacrifices of our Citizen-Soldiers and their supporters by providing a program that will support reintegration and a quality of life as good as or better than before they deployed," said Lisa Gorman, Michigan National Guard Road to Reintegration Program.

### Mississippi

www.Arng.army.mil/Familyresources.aspx (601)313-6379

Aug. 1 Yellow Ribbon 30-Day Post-Deployment Reintegration Event, Jackson

Aug. 2 Yellow Ribbon 30-Day Post-Deployment Reintegration Event, Jackson

Aug. 7-9 Strong Bonds for Couples Workshop,

Aug. 22-23 Family Readiness Workshop, Gulfport

Sept. 11-13 Strong Bonds for Couples Workshop, Jackson

Sept. 12 Yellow Ribbon 60-Day Post-Deployment Reintegration Event, Jackson Sept. 13 Yellow Ribbon 60-Day Post-Deployment Reintegration Event, Jackson

"Some of the best assets we have at post-deployment events are education, employment and health care representatives who can educate the Families and Soldiers on finding jobs, paying for school, and utilizing health care benefits they earned while overseas," said MAJ Joseph Hardman, the Mississippi National Guard Yellow Ribbon program director.

### Missouri

www.MoGuard.com/Familyreadiness (573)638 - 9827

Aug. 1 Operation READY Training, Chillicothe Aug. 1 Yellow Ribbon During Deployment Event, Jefferson City

Aug. 8-9 Yellow Ribbon 30-Day Post-Deployment Reintegration Event, St. Louis Aug. 8-9 Yellow Ribbon 60-Day Post-

Deployment Reintegration Event, St. Louis

Aug. 14-16 Strong Bonds for Couples Workshop, Branson

Aug. 15 Youth Bash, Jefferson City Sept. 11-13 Guard Family Team Building

Training, Lake Ozark

Sept. 13 Yellow Ribbon Pre-Deployment Event, Springfield

### Nebraska

www.Neguard.com/Familyassistance (402)309 - 7331

Aug. 8 Yellow Ribbon During Deployment Event (Sustainment Workshop for the 1195th), Kearney

### New York

www.Dmna.state.ny.us/Family/ Famredi.php

(518) 786-4525

Aug. 2 Family Day/Air Wing, Scotia Aug. 10-14 Galaxy Camp, West Hampton

Aug. 15-16 Yellow Ribbon 60-Day Youth

Program, Tarrytown Aug. 17-21 Galaxy Camp, Scotia Air Base

### North Carolina

(919) 664-6054

Aug. 18 Yellow Ribbon During Deployment Event (Sustainment Fair), Stateville Sept. 15 Yellow Ribbon Pre-Deployment Event (Family Prep Program), Siler

### North Dakota

www.Guard.bismarck.nd.us/Family (701) 333-2058

Sept. 11-13 Strong Bonds for Couples Workshop, Medora

Sept. 17-19 Strong Bonds Premarital Interpersonal Choices and Knowledge Workshop, Fargo

"Operation Military Kids is a great opportunity for our military youth to enjoy traditional camp activities with a twist of military excitement! This five-day camp lets our youth experience leadership roles in squad settings, enjoy military-based missions and have a blast with water activities, outdoor survival fun and after-dark challenges. Located on the beautiful Missouri River, the camp provides many opportunities to learn, grow and develop new and lasting friendships," said SSG Jessica Clark, Family Readiness Coordinator.

### Ohio

www.ONG.Ohio.gov/Family (614)336-7352

Aug. 8-9 Strong Bonds for Couples Workshop (Prevention and Relationship Enhancement Program), Columbus

Aug. 10-14 Operation Military Kids Camp, Kelleys Island

Aug. 15-16 Strong Bonds for Couples Workshop (Prevention and Relationship Enhancement Program), Dayton

Aug. 22 Hero Camp, Strong Bonds for the Family Workshop, Red Cross Babysitting Class and Regional Foundation Course, Columbus

Aug. 22-23 Strong Bonds for Couples Workshop (Prevention and Relationship Enhancement Program), Cincinnati

Sept. 13 Akron Zoo Family Day

Sept. 19-20 Troop and Teen Camp, Clarksville Sept. 25-27 Troop and Family Camp, Oregonia

### Oregon

(503)856 - 6688

Aug. 3 Military Family Life Groups, Lebanon

Aug. 24 Military Family Life Groups, Woodburn

Aug. 26 Military Family Life Groups,

### Grants Pass

Aug. 27 Military Family Life Groups, Medford Sept. 7 Military Family Life Groups, Lebanon

Sept. 23 Military Family Life Groups, Grants Pass



Sept. 24 Military Family Life Groups, Medford Sept. 28 Military Family Life Groups, Woodburn

### Pennsylvania

www.Milvet.state.pa.us/dmva/2881.htm (717) 861-9676

Aug. 2-7 Operation Military Kids Youth Camp, Lebanon

### Rhode Island

www.Ri.ng.mil/Familyprograms (401) 275-4109

The Rhode Island National Guard has implemented a team approach to provide a continuum of support and services to Service Members and their Families. Through the collaborative effort of the Family Assistance Center staff, Family Readiness Assistants, State Youth Coordinator, Joint Family Service Assistance Program and Yellow Ribbon Coordinator, support, information and referrals are provided with partnerships formed with federal, state and local resources.

### South Dakota

Sdguard.ngb.army.mil/sites/famsup/ default.aspx

(605) 737-6728

Sept. 4-5 Strong Bonds for Couples Workshop, Sioux Falls

The South Dakota National Guard Family Program has undergone dramatic change over the last 12 months. It has expanded its Deployment Cycle Support with both additional personnel and resources. Its focus continues to be on training its lead Volunteers and Family Readiness Groups as well as providing direct support through its Family Assistance Specialists. "Our Family Programs Office has always been very good," states LTC Tim Moran, State Family Program Director. "With our expansion, we're now able to be very good to many more Service Members and their Families."

### Texas

(800) 252-8032

Aug. 2 Yellow Ribbon Post-Deployment Reintegration Events: San Antonio, Beaumont, San Marcos, Killeen, El Paso Aug. 2-5 Young Heroes Youth Camp, Sheppard's Pasture, Jefferson

Aug. 7–10 Young Heroes Youth Camp, Camp Buckner, Burnet

Aug. 8 Yellow Ribbon Post-Deployment Reintegration Event, Corpus Christi

Aug. 8-9 Family Readiness Group Training, Brownwood

Aug. 9 Yellow Ribbon Post-Deployment Reintegration Event, Weatherford

Aug. 15 Yellow Ribbon Post-Deployment Reintegration Event, Houston

Aug. 16 Yellow Ribbon Post-Deployment Reintegration Event, San Antonio

Aug. 22-23 Family Readiness Group Training, Cornus Christi

"The Texas National Guard is providing several Young Heroes Youth camps all across the state this summer. The camps are free for children ages 9-18 who have not graduated high school. This year's theme is Camp C.A.R.E. (Caring, Accepting, and Respecting Everyone). For additional information on the Young Heroes Youth Camps, please contact Texas State Youth Coordinators Nancy Herren at nancy.herren@ng.army.mil, (512) 426-8744, or Craig Herren at craig.herren@us.army.mil, (512) 970-7696," said Deborah Evans, State Family Programs Deputy Director.

### Vermont

www.VtGuard.com/famread (802)338 - 3391

Sept. 12 Adjutant General BBQ Picnic, Camp Johnson, Colchester

Sept. 12 3rd Annual 10K Run for Fallen Soldiers. Camp Johnson, Colchester

### Virginia

www.Vko.va.ngb.army.mil/virginiaguard (434) 298-5551

Aug. 2–7 Junior Youth Camp, Virginia Beach Aug. 7-9 Strong Bonds for Couples Workshop, Virginia Beach

Aug. 14-16 My Hero and Me Reconnection Camp, Wakefield

"The Virginia National Guard Family Programs Office will conduct the 4th Annual Youth Summer Camp on Aug. 2-7, at the State

Military Reservation in Virginia Beach. The camp is open to youth ages 8-12. This camp offers the perfect forum for youth to grow together in a non-traditional learning environment. The camps are packed with interactive classes, youth team-building activities, day trips and activities that develop leadership and effective communication," said Dana Ivory, Virginia Youth Coordinator.

### Virgin Islands

www.Vi.ngb.army.mil/html/Family\_ programs\_main.htm

(340) 712-7787

July 31-Aug. 2 Strong Bonds for Couples Workshop, St. Thomas

Aug. 15 Child and Youth Back to School Fun Day, St. Thomas

### Washington

www.Familyprograms.washingtonguard.org (253) 512-7600

July 26-Aug. 1 Operation Military Kids (Out on the Road), Three-State Journey

Aug. 2-7 Operation Purple Camp, Ellensburg

Aug. 9-12 Operation Purple Camp, Ellensburg

Aug. 9–15 Operation Purple Camp, Poulsbo

Aug. 15 Family Readiness Group, Kent

Aug. 16-20 YMCA Camp Reed, Spokane

### West Virginia

(800) 794-8273

Aug. 9-16 Operation Purple Camp, Martinsburg Aug. 16-23 Operation Purple Camp, Marlington

### Wisconsin

www.WiNgFam.org

(800) 292-9464

July 31-Aug. 2 Yellow Ribbon Youth Camp 2009, Volk Field

July 31-Aug. 2 Wisconsin National Guard Youth Camp, Camp Douglas

Aug. 19 Yellow Ribbon During Deployment Event (Connections), Rice Lake

Aug. 22 Yellow Ribbon During Deployment Event (Maintenance), Wausau



Don't see your state here? Let us know what events or programs are benefiting your Soldiers. Email Editor@GuardFoundations.com.





# reallife Your Everyday Tool Kit

"The TSGLI benefit helps further the mission and spirit of helping traumatically injured Soldiers in their greatest time of need."

—COL JOHN F. SACKETT, Chief of the Army's TSGLI Branch

or Reserve, who incur a qualifying traumatic injury. It provides a tax-free payment of between \$25,000 and \$100,000 and works like many similar policies in the civilian world.

Because it is a one-time payment, TSGLI is not meant to serve as an ongoing income replacement like other types of insurance. It's designed to help the Soldier in the immediate aftermath of the iniurv.

The program began on Dec. 1, 2005, and since that time, all Soldiers who elect SGLI coverage pay an additional \$1 per month for TSGLI

coverage, no matter their level of SGLI coverage.

In addition, Soldiers who incurred qualifying traumatic injuries from Oct. 7, 2001, through Nov. 30, 2005, while supporting Operation Iraqi Freedom (OIF) and Operation Enduring Freedom (OEF) or under orders in a combat zone, are covered retroactively by TSGLI, regardless of whether they were covered by SGLI at the time of their injury.

"The TSGLI benefit is one way we can help the men and women of the National Guard who have so bravely served our country," says COL John F. Sackett, Chief of the Army's TSGLI branch. "It helps further the mission and spirit of helping Soldiers in their time of need."

Injuries covered by TSGLI are those caused by severe trauma from an external force that is physical in nature. Qualifying cases include loss of sight, hearing, speech or limbs; traumatic brain injuries; paralysis; limb salvage; facial reconstruction; severe burns; and loss of activities of daily living (ADL) function. ?

For more information about TSGLI, including detailed eligibility requirements and claim submission instructions, please call (800) 237–1336 or email tsgli@ conus.army.mil.

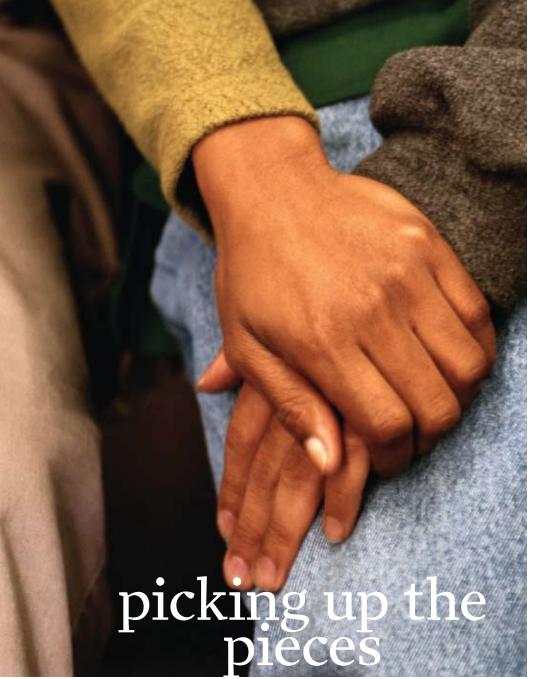
# supporting the brave

The Guard Provides Benefits for **Injured Soldiers** 

Courtesy of U.S. Army Human Resources Command

National Guard Soldiers who incur traumatic injuries—either at home or in combat—can qualify to receive up to \$100,000 per traumatic event thanks to Traumatic Service Members' Group Life Insurance (TSGLI). This money might allow a Soldier's Family to stay with the patient during recovery, help with unforeseen expenses or provide a financial head start on life after recovery.

TSGLI is a congressionally mandated program, created as an insurance benefit rider attached to Service Members' Group Life Insurance (SGLI). It is for members of all branches of Service and all components—active, Guard



### Top-Notch Support for Loved Ones of Fallen Soldiers

Courtesy of SOLDER FAMILY SUPPORT AND SERVICES

When a Soldier is lost in the line of duty, his or her Family will face many hard questions, decisions and challenges. This can be daunting, especially when they are simultaneously dealing with their emotional distress.

But help is available. Every Family facing such a loss is appointed a casualty assistance officer—a Department of Defense (DoD) professional who will be the Family's primary connection to the DoD in all matters relating to this difficult transition.

### Help is On the Way—Right Away

Families first hear from the casualty assistance officer shortly after notification of the death. In this call, the officer will ask whether the Family has any immediate problems, confirm their mailing address and arrange for the first meeting.

Families are encouraged to have this first meeting as soon as possible ideally, within 24 hours of the officer's call. This visit will be brief—usually less than an hour—and is primarily to exchange information.

Some surviving loved ones may feel like they need help beyond what the casualty officer can offer, such as a counselor, doctor or interpreter. The officer can help connect Families with these support providers.

The next-of-kin may invite any additional Family members and loved ones they choose to attend the meetings.

### **Benefits and Entitlements**

During their military career, Soldiers have the opportunity to make choices about notification of next-of-kin, payment of death gratuity, unpaid pay and allowances, and disposition of remains in the event that they become a casualty.

The Department of Defense Form 93 (Record of Emergency Data) contains this information, and the casualty assistance officer helps ensure those instructions are carried out. The officer remains available for assistance after this has been completed, as well.

The casualty assistance officer will verify the accuracy of the Family information in DoD records, and confirm the status of all known Family members, including the marital status of the Soldier, any previous marriages, divorce decrees and child custody orders.

### Families are encouraged to have the first meeting with the casualty assistance officer as soon as possible—ideally, within 24 hours of their call.

4 IT IS THE

WHETHER TO

SPEAK TO THE

MEDIA DIRECTLY.

OR TO MAINTAIN

THEIR PRIVACY

THE MILITARY

AND HAVE

FAMILY'S CHOICE

Casualty assistance officers don't ask for sensitive personal data such as Social Security numbers, birth dates or banking information over the phone. But they may ask for copies of important documents. It's essential to provide these because without them benefits may be delayed or denied.

One key element of this process is identifying all of the Soldier's children. Occasionally, Service Members don't identify all of their children on the Record of Emergency Data. The officer may ask whether the Soldier was

married before and if there are any children from other relationships.

The officer will also ask if the Soldier was known by a name other than the given name, such as a nickname, middle name or maiden name.

In this early period, the SUPPORT COMMUNICATE officer will want to identify WITH THE MEDIA. the Primary Next-of-Kin (PNOK), the Person Eligible to Receive Personal Effects (PERE), and the Person Authorized to Direct Disposition of Human Remains (PADD). These may all be the same person or may be three different people. The officer will explain these roles to the Family.

The casualty assistance officer will schedule a follow-up visit soon after the initial visit. There will be as many follow-up visits as necessary to meet the needs of the Fallen Soldier's Family. Depending on the branch of

service, the Family may also meet with a mortuary affairs officer. These meetings may include discussions about payment of the death gratuity, preparation for the funeral, any honors due to the Soldier and questions from the Family.

### Responding to the Media

Newspapers, radio and television often report on local Service Members who have given their lives in service for our country.

It is the Family's choice whether to

speak to the media directly or to maintain their privacy and have the military support deal with the media.

The casualty assistance officer can put the Family in touch with a public affairs officer who is accustomed to dealing with the media. The Family can then discuss which information they'd like to share and how they'd like to share it.

### Next-of-Kin

The person most closely related to the Service Member is considered Primary Next-of-Kin. Federal statutes provide certain benefits to a Service Member's relatives and, in some cases, to non-Family members.

Some benefits are based upon a person's relationship to the Service Member and the role he or she played in the Service Member's life. Other benefits are based on choices made by the Service Member.

As a matter of policy, the DoD, which includes the military services, will not release any casualty information to the media or the general public until 24 hours after the last next-ofkin has been notified. In multi-loss incidents, the 24-hour requirement will start after the last next-of-kin of all deceased has been notified.

### Privacy Act and Authorization for Disclosure of Information

The DoD needs detailed information from the Family to fully assist in the settlement of the Soldier's personal affairs and financial accounts, as well as the initiation of any survivor benefits that may apply to the Family. The Family isn't required to provide this information, but without it, the casualty assistance officer may not be able to help the Family settle personal affairs or apply for certain benefits.

Private individuals, organizations, federal and state elected members of government, and other reputable sources may ask the DoD for Family contact information, wishing to extend condolences or provide support such as gifts, monetary assistance or scholarships. This decision is entirely up to the Family. U.S. privacy laws bar the government from releasing private contact information to third-parties without written consent.

### Help Is Forever

Even if new issues emerge months after a Service Member's death, the casualty assistance office remains a resource. Families should feel free to call their officer with any concerns at any time. ?

For more information about the programs listed, contact MAJ Stephen Holdeman, (703) 601-7845.



# giving back

Volunteer Programs Help Develop Character

By FRED MCGHEE II

We've all heard the old saying "it's better to give than to receive," right? Even though that may sound corny or cliché, with kids, this adage is especially true.

Volunteering in their community helps children develop character and life skills they will carry for the rest of their lives. To ensure your child has a positive experience, match his or her interests with the opportunities

But for parents, it can be difficult to find opportunities to get their children involved in volunteering. That's why Foundations searched and found several organizations that provide great community involvement programs for youth.

### Habitat for Humanity

Habitat for Humanity International is a non-profit organization with a mission to engage the imagination, energy and hope of young people. Habitat for Humanity has volunteer activities for young people ages 5 to 25. Youth can contribute by fund raising, landscaping and building homes and shelters for the underprivileged.

"As Habitat volunteers, young

- choices. Kids who volunteer are less likely
- intellectual development and growth.

people learn about their own power to create change," said Katie Evans, Senior Public Relations Specialist for Habitat for Humanity. "They gain a variety of leadership and organizational skills as they volunteer."

\* For more information, visit Habitat.org.

### Kids Care Club

Kids Care Club, a program of the Hands On Network, provides volunteer projects for elementary and middle school children wanting to give back to their communities. The organization began in 1990 when a small group of kids banded together in an act of kindness to landscape an elderly neighbor's lawn. Later, this same group made 150 bag lunches for a soup kitchen. From these simple charitable acts, Kids Care Club was formed. Volunteer projects can range from entertaining nursing home residents to collecting jackets for local Family shelters. Regardless of the projects children perform, they learn the value of community service.



Approximately 1,800 clubs provide nearly 100,000 child volunteers worldwide. Kids Care Club Start Up Handbooks can be downloaded for those wishing to start their own chapter.

For more information, visit KidsCare.org.

### Youth Service America

Youth Service America (YSA), founded in 1986, is a national nonprofit resource center that partners with thousands of organizations, communities, corporations and schools worldwide to provide youth, ages 5 to 25, with volunteer opportunities. YSA's goal is to expand the impact of youth community service. YSA provides the largest database of volunteer opportunities in the nation.

\* To view the database, visit Servenet.org. For more information on Youth Service America, visit Ysa.org. 7

Find opportunities for your child to volunteer. Check into these options:

Volunteer Centers — Go to www.1-800-Volunteer.org to connect and search for local opportunities.

State/city social services or human services department

Shelters, soup kitchens, food banks or food pantries

The Humane Society or local animal shelter

Parks and recreation departments

Senior centers, nursing or retirement homes

Local chapters of national organizations that provide local opportunities, such as Special Olympics, Meals on Wheels, The Cystic Fibrosis Foundation or March for Dimes

\*Kids can also volunteer within the Guard Youth Program by contacting their State Youth Coordinator.



# in the Guard now

A Beginner's Guide to Guard Life

By RONNIE BROOKS

If you're new to the Guard, there are a few things you need to know as you transition from the civilian world to military life. Keep this quick guide handy—it won't guarantee clear sailing through Basic Training, but it might help you avoid a few mistakes.

### Show Respect

Military life has structure, a chain of command and plenty of rules. Smart Soldiers learn the rules and follow them and keep themselves in great shape so they're always eligible to move up the ranks. And those ranks are very important. They're probably the first

thing you should memorize, so you'll always salute the right people.

If you haven't already learned the rules about saluting, read this section before you do anything else! In addition to learning to recognize rank insignia—especially officers you'll want to remember the following guidelines:

### Smart Soldiers learn the rules, follow them and keep themselves in great shape so they're always eligible to move up the ranks.



- Always salute officers and warrant officers if you're outside in the open with no overhead cover. Do this whenever you're in uniform.
- Anytime you're speaking with any superior officer or Noncommissioned Officer (NCO), make sure to stand at attention until given the "at ease" order.
- Don't salute NCOs or enlisted personnel.
- Anytime you're not sure, go ahead and salute. And refer to the person as "sir" or "ma'am." They might tell you you're not supposed to salute them, but that's a lot better than getting in trouble for failing to show respect to an officer.

### Stay in Shape

Every Soldier, regardless of his or her branch, is expected to maintain physical fitness. When you're fit, you're stronger, healthier and better able to handle the duties and physical demands of military life. And those demands can be—well, very demanding.

As a Warrior, you need superior strength. And as a Guard Soldier in your community, it makes sense to maintain your image as someone your neighbors can count on in an emergency.

Your training will give you the ability to take on a variety of challenges, and your strength will allow you to manage

Working out with other members of your unit is a great way to maintain your conditioning, or you can refer to the fitness section of www.NATIONALGUARD.com for Warrior-worthy training programs. And remember that Soldiers who score higher on their Army Physical Fitness Test (APFT) are more likely to be promoted and to be accepted into advanced courses.

### Cool Schools

Speaking of those advanced courses, there are plenty of opportunities for Soldiers who want to further their careers: Airborne School, Ranger School, Warrior Leader Course and Sniper School are a few of the most popular.

Your unit's mission and your Military Occupational Specialty (MOS) may affect your availability for some schools. But your physical condition, APFT scores, attitude and aptitude will be the biggest factors in determining your eligibility.

In other words, only the strongest, the brightest and the best are selected. Work hard to be among them.

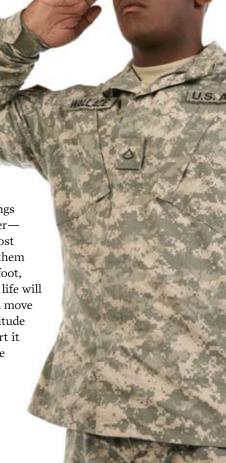
### All in the Family

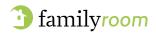
It's easy to have concerns about your Family, and for them to worry about you when you're away from home. Training and deployment can be stressful times. That's why it's important to know about your Family Readiness Group (FRG).

The FRG is designed to be the connection between the Guard and your Family. You're more likely to accomplish your mission if you're not worrying about what's happening at home. The FRG's programs help Guard Families deal with common questions and concerns that arise when Soldiers are training or activated. It's a great way to give you and your loved ones peace of mind.

### An Ongoing Process

You'll learn many new things throughout your Guard career these are just a few of the most basic tips. But if you follow them and get started on the right foot, your transition into military life will be smoother, your career can move faster, and with the right attitude and the right amount of effort it won't be long until others are saluting you. •





# who's your boss?

### Working Full-Time for the Guard

By MEGAN PACELLA

TC John Saucier of the Mississippi Army National Guard knows what it means to be a Citizen-Soldier. On drill weekends, Saucier, who started his career as an active-duty Soldier with the Mississippi Guard in 2003, serves as an intelligence officer for the 298th Combined Support Battalion in Philadelphia, MS. But during the week, he works full time as an executive director for Mississippi's Yellow Ribbon program.

Saucier's situation is common for Guard Soldiers, since one of the many benefits of serving in the Guard is the opportunity to work full-time during the week and still serve our country on weekends.

"I love the job I have now, and I'll be working in this capacity for the Yellow Ribbon program until May 2010," Saucier says. "From then on, I'll look at possibilities for staying on full-time through Active Duty for Operational Support, or with the Active Guard Reserve program. I love being able to make an impact for the Yellow Ribbon program, traveling around the state and helping the Soldiers who serve our country."

### **Active Duty for Operational Support**

The Active Duty for Operational Support program allows active-duty Guard members to work on Active or Reserve component programs. This includes training camp operations, annual screenings or unit conversions to new weapons systems. Or, Guard members can participate through support programs or by doing administrative

Generally, Active Duty for Operational Support positions last less than 179 days.

"On a personal level, with the economy being how it is, working full-time and serving in Active Duty is a smart move," Saucier says. "With all the benefits the Guard offers, you really can't go wrong."

### **Pursuing Passions Full Time**

With the Yellow Ribbon program, which has an office at every Joint Forces Headquarters in each state, Saucier works with a staff of civilians and Soldiers to make sure Soldiers and their Families have the resources they need before, during and after a deployment. The program's reintegration program ensures Soldiers can readjust to the demands of civilian life.

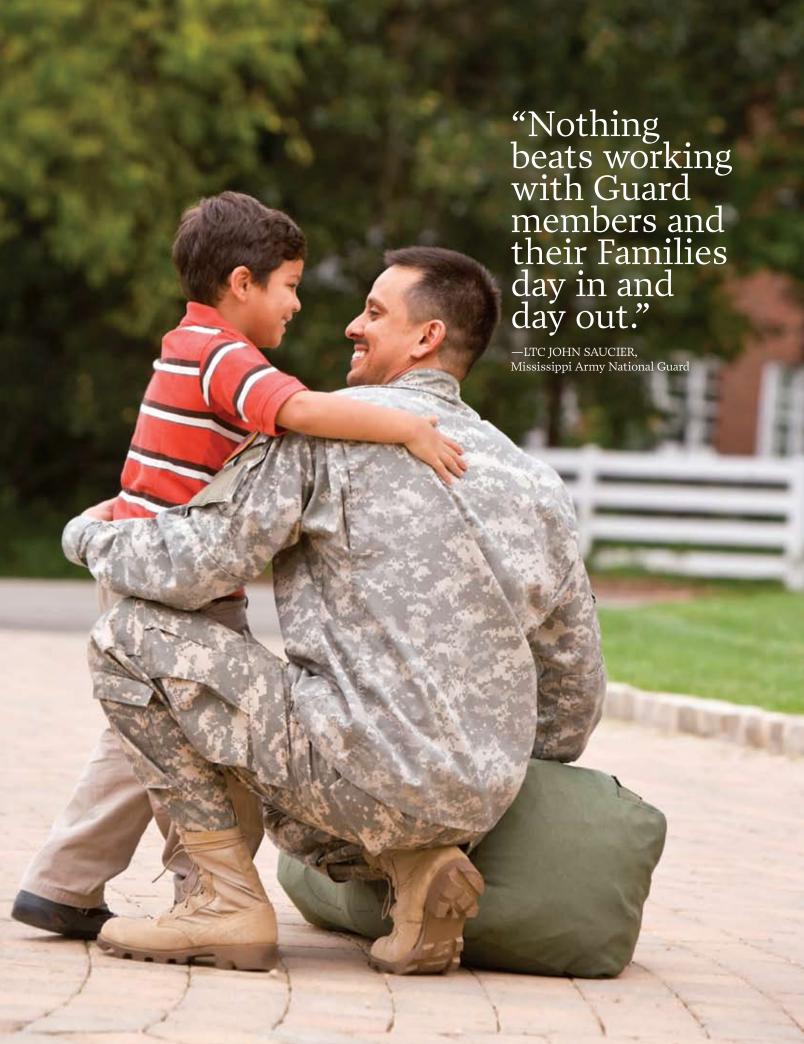
"I love working with Families to make sure they have the tools they need," he says.

Saucier recommends the Guard to any young person considering a future in the military. "Because of America's involvement in overseas contingency operations, we need men and women of strong character who understand the need to serve our country," he says. "And nothing beats working with Guard members and their Families day in and day out." ?

"I love being able to make an impact by working full time for the Yellow Ribbon program, traveling around the state and helping the Soldiers who serve our country."

> —LTC JOHN SAUCIER, Mississippi Army National Guard

> > \* \* \*



# toxic exposures

How Concerned Should You Be?

By LTC JOSE ORTIZ, M.D., M.P.H.,
CHIEF OF PREVENTIVE MEDICINE, ARMY NATIONAL GUARD

**Deployments for the military** and its Families are a reality. Conditions during deployment can vary widely, depending on the timeframe of the deployment, the combat environment encountered and the length of deployment, among other things.

Certainly, hazardous exposures are more likely to occur in the early parts of a combat deployment, particularly in war zones or when we are required to station Soldiers at non-Western military bases as staging areas.

Even without the combat dangers, deployments are unhealthy environments by their very nature. Hours are long, sleep is limited, levels of danger and stress are high and constant, and Soldiers are frequently faced with unknown or inherently hazardous environmental conditions.

The Medical Surveillance Monthly Report (MSMR) reviewed more than 300,000 pre- and post-deployment health assessments from 2008 to 2009, and noted that deployed Soldiers typically report their health worse relative to their pre-deployment status.

In addition, the MSMR also consistently notes that Army Reserve Component Soldiers are more likely "to report health and exposure related concerns" than their other service and component counterparts.

So, how concerned should one truly be about "exposures" during a deployment? Unfortunately, there is no one answer—it depends on a variety of factors. Appropriate concern should be matched to the true nature and extent of the exposure.

So, what constitutes an "exposure" of substantial concern for long-term adverse health effects? While I have no easy answer to this question, most medical experts would agree that one should approach such questions systematically and use an evidence-based process to review the scientific evidence, if possible. Indeed, most of us are not trained as scientists, but we can all still apply some fundamental principles to gain a better understanding of such complex

One key point to remember is that simply being exposed to a toxin doesn't necessarily equate to the expectation of developing cancer or contracting a disease in the future. If exposure doesn't reach a toxic dose, then the likelihood of disease is small.

For example, while one cigarette probably won't lead to lung cancer, constant exposure to its toxins over the course of many years may. The normal body is actually equipped with a very intricate defense system against most diseases and toxins and is not easily overwhelmed.

The United States Center for Health Promotion and Preventive Medicine (USACHPPM) has medical and environmental experts in both deployment and non-deployment settings who specialize in assessing health threats. Their expertise can also be accessed through excellent fact sheets on topics ranging from Depleted Uranium to Pandemic Influenza at http://usachppm.apgea.army.mil/ HIOFS. Here are some basic steps you can take regarding "exposure" concerns during or after a deployment:

1. Collect the relevant facts. Determine the toxin of concern and ask medical and industrial hygiene experts in your area about the relevant data collected regarding exposure.

### 2. Don't delay addressing your medical concerns.

If you are worried about an exposure or other health issues, visit your health provider and document your concerns as soon as possible. Also note your concerns on your Pre-Deployment Health Assessment (PDHA) and Post Deployment Health Re-assessment (PDHRA).

**3. Research evidence-based facts.** Just because it's on the Web or you hear it in the media doesn't make it true. Doctors are taught in medical school that there is a hierarchy of evidence, just like there are more trusted sources of history. Look for medical studies that either systematically review many quality studies or that involve large numbers of patients, are "blind" (researchers don't know who received a treatment or a placebo), and are both randomized and prospective (subjects are chosen by chance and the results are carefully analyzed forward over time). Also, look for trusted information sources such as respected university programs or major medical centers that have well-established programs in the area of interest.

4. Assess the credentials of medical experts in **your research.** When considering clinical diseases, look for experts who are Board Certified in their clinical field of expertise, and who were trained by an accredited residency program. Consider the breadth of their clinical experiences, the quality (rather than quantity) of their research and/ or publications and other relevant work experiences in the context of the issue.

# Simply being exposed to a toxin doesn't necessarily equate to developing cancer or contracting a disease in the future.

**5. Consider the evidence holistically.** A good start in systematically considering the link between exposure and disease is "Hill's Criteria" for linking the environment and disease. In his classic 1965 article, Sir Austin Bradford Hill noted nine key aspects that should be considered before deciding in favor of the likelihood that an exposure "caused" a disease. The bottom line: Making a valid link between environmental exposures and disease is akin to performing some very keen detective work, and Hill's system is an excellent foundation for considering any "exposure" of concern.

**6. Maintain a healthy focus.** While gathering information about an "exposure" concern, don't forget about the basics of health and wellness. If you're concerned enough about your future health, you should be equally concerned about maintaining or improving your current level of health.

By following the above steps, you'll have an organized means to more thoroughly evaluate "exposure" evidence. We hope these basic steps will help give you a solid foundation to better understand the facts and eliminate some uncertainly for you and your Family. But always remember to consult with a health expert or clinician when making important decisions about your health. 6

\* For more information, visit the Centers for Disease Control and Prevention (CDC) at Cdc.gov/environmental.



### By JULIE ZEITLIN

Have you ever seen the movie Office Space? If so, you probably recall the scene where three guys kidnap a printer, take it to a field and beat it with a baseball bat.

It all began with work-related stress.

But that scene is just art imitating wishful thinking. We can't power-trash things at work in real life—at least not more than once at any given job.

So we have to find more acceptable ways to handle work-

These three common-sense steps can help.

### STEP 1: Notice it

Before you can get rid of stress, you need to recognize that you have it. Symptoms vary, but here are a few telltale signs:

**Memory problems** (What do I do here again?) Irritability (I don't want to do it!)

**Feeling overwhelmed** (There's too much of it!) **Anxiety** (Is it lunchtime yet?)

Overeating (Chomp, chomp, chomp.)

### STEP 2: Take a chill pill

Relaxation is the opposite of stress. You can't be relaxed and stressed at the same time. Try these simple calming techniques, which should fit easily into your day:

- >> Breathe—Slowly and deeply, in through your nose, out through your mouth. Ten times can make a big difference.
- >> **Stretch**—Do some simple stretches, either in your chair or standing.
- >> Clean your desk—The act itself can be relaxing, plus a clean desk can promote a sense of calm.

### >> Take breaks—Ten to 15 minutes away from your desk now and then can do wonders for your peace of mind.

>> **Let go**—Some things are out of your control. Accept this; it may give you a sense of relief.

### STEP 3: Take Action

You know the saying "an ounce of prevention is worth a pound of cure." It definitely applies to stress. You'd do best to avoid it in the first place.

These methods aren't new, but they work:

- >> **Get enough sleep**—Sleep is how the body heals, deals and regenerates. Figure out how much you need.
- >> **Eat breakfast**—We all handle things better when our bodies are fueled properly.
- >> Exercise—It helps relax you in ways that can last 24/7. Not to mention all the other benefits. (See "Overeating" in Step 1.)
- >> Accentuate the positive—Try to see the glass as half full. It's hard to be stressed when you're happy and hopeful.

Take up yoga, tai chi or meditation. (See sidebar at right for more.)

And if all else fails, remember what philosopher Bertrand Russell said:

"One of the symptoms of an approaching nervous breakdown is the belief that one's work is terribly important."

For more information about work-related stress, visit WebMD.com or MayoClinic.com. •

### Yoga Tai Chi Meditation

**LATELY, WE'RE ALL HEARING MORE** and more about yoga, tai chi and meditation for relaxation. Squeeze in these relaxation methods during a 20-minute work break or incorporate them into your lifestyle by doing them every night before you go to bed. You'll see benefits either way.

Here are excerpts about each from the Mayo Clinic, at MayoClinic.com:

Yoga The ultimate goal of yoga is to reach complete peacefulness of body and mind, helping you relax and manage stress and anxiety.

Yoga has many styles, forms and intensities. But hatha yoga in particular may be a good choice for stress management. This style of yoga is designed to encourage a calmer mind, along with improved flexibility.

Tai Chi During tai chi, you focus on movement and breathing. This combination creates a state of relaxation and calm. Stress, anxiety and tension should melt away as you focus on the present, and the effects may last well after you stop your tai chi session.

Meditation Meditation produces a deep state of relaxation and a tranquil mind. During meditation, you focus your attention and eliminate the stream of jumbled thoughts that may be crowding your mind and causing stress.

Meditation can give you a sense of calm, peace and balance that benefit both your emotional well-being and your overall health. And these benefits don't end when your meditation session ends. Meditation can help carry you more calmly through your day and may improve certain medical conditions.

Important: Always seek the advice and guidance of a qualified health provider with any





# organize your life

### Tips for a Stress-Free Home from TLC's Wanda Colón

**BV** CAMILLE BRELAND

t's your son's 6th birthday party, and you're corralling 12 little ones into the kitchen for cake and ice cream. While you're scooping dessert with one hand and cleaning up spilled lemonade with another, you run into a problem: You can't find the birthday candles.

Normally, this wouldn't be a big issue, but today you're shorthanded—your spouse is halfway around the world on a deployment. You start to feel your palms sweat and your heart race. This scenario was unexpected.

Deployments are a stressful time filled with unpredictability. So it is important to take charge of the aspects of your life that you can control.

"Your environment is a reflection of who you are, and for that reason, you want to create stress-free and organized surroundings," explains Wanda Colón, lead designer on TLC's "Home Made Simple," a show dedicated to providing simple solutions for home challenges.

"This doesn't mean finding absolutely perfect solutions, but small changes that will help with everyday life. Once you find what suits your personality, your home will become much more inviting."

Colón provided Foundations with a few tips for creating a stress-free home.

### Organization is key

"Take 15 minutes at the end of each day and plan for tomorrow," Colón recommends. "Make a list or set a tentative itinerary, which leaves room for any last-minute adjustments. Not only will you have an idea of what your day is going to look like, but you will also be better prepared overall. That 15 minutes is worth it."

As for those birthday candles? "The kitchen is the heart of the home. Imagine being able to find everything you need when you need it. Start by placing everything in your kitchen where it is most convenient for everyone."

"Your environment is a reflection of who you are, and for that reason, you want to create stress-free and organized surroundings."

-Wanda Colón, "Home Made Simple"

### De-clutter and donate

Let's say you're gathering items from around the house to send overseas to

your spouse's unit. This is a good time to comb closets and storage space for any unwanted or in-the-way items—and get rid of them.

"Arrange closets by separating your family's clothing according to type, and hang similar pieces together. Separate outdated or outgrown garments and put them in a bag to donate," Colón suggests.

Do the same to other areas of your home like the kitchen, basement or garage.

### Strength in numbers

Still need help? Don't be afraid to ask. "Friends and Family are often the greatest resource. The Internet is perhaps the most practical resource and offers instant answers to life's common questions," Colón added.

Even if you've planned for your finances, Family, work and daily duties while your spouse is away, unexpected dilemmas will pop up regardless of who's around to help. But by following these simple tips, your home—and life—will be easier to navigate.

Visit HomeMadeSimple.com to find additional simple solutions for easy living.



### post-deployment health reassessment

### Health Screen Gives Hope to Soldiers

**BV FRANCINE MOORE** 

You've waited excitedly for the day your spouse or loved one returns from a long deployment. However, the days and weeks following an emotional homecoming can be filled with a wide range of emotions, including joy, relief, stress and anxiousness. The entire Family will go through a period of transition or readjustment.

Being knowledgeable about what your Family may experience following a deployment will help greatly with the

To help Soldiers returning from combat, the Army has taken steps to safeguard their health and well being. The tool: The Post-Deployment Health Reassessment (PDHRA) screening.

The PDHRA is part of the Army's ongoing efforts to provide education, screening, assessment and access to care for Soldiers returning from deployment.

Below are some frequently asked questions Families have about the PDHRA:

### How does the PDHRA work?

- > Soldiers complete the PDHRA 90 to 180 days after returning from a deployment.
  - > Commanders notify Soldiers about the PDHRA process.
- > Soldiers complete the PDHRA by filling out a form that collects demographic and health information, and then they meet with a health care provider to discuss deployment-related health concerns.
- > Soldiers and their health care providers will determine together whether a follow-up evaluation and treatment plan are necessary.

### What resources are available for Families?

You don't have to feel alone during this transition. There are numerous resources available. Here are a few:

Army PDHRA Web site: Fhp.osd.mil/pdhrainfo Wounded Soldier and Family Hotline: (800) 984-8523

Army G-1 Web site: Armygl.army.mil/hr/pdhra

Army National Guard PDHRA Web site: VirtualArmory.com/ mobiledeploy/PDHRA

Military OneSource: MilitaryOneSource.com or (800) 342-9647

Army Well-Being: Army.mil/armylife/wellbeing

Army Suicide Prevention: Fhp.osd.mil/pdhrainfo/media/Suicide\_ Prevention\_Training\_Tip\_Cards.pdf

### How can I be a part of this process?

Family members are often the first to notice problems after a deployment. If this happens:

- > Remind your loved one that the PDHRA is an opportunity to take advantage of available health care services.
- > If you suspect any health-related issues, you need not wait for the PDHRA. Encourage your Soldier to make an appointment with his or her health care provider or local medical treatment facility, or call the Wounded Soldier and Family Hotline at (800) 984-8523 for assistance.

### What does my loved one need to do to complete the PDHRA?

The PDHRA is a three-part process:

- > The first requirement is for the Soldier to take part in Battlemind II training. This training, available in both video and PowerPoint formats, discusses the combat skills that kept your Soldier alive while deployed, and how some of those skills need to be modified for a healthy lifestyle after returning home.
- > The video is designed to encourage discussion and should be watched with a group. "A Battlemind Training for Spouses" is also available online, at BattleMind.army.mil.
- > Next, your Soldier will complete a Self Report Survey. This helps identify symptoms that may be an indicator of a health concern. Examples of symptoms may be back or knee pain, jumpiness, avoidance of large crowds and headaches.
- > The final step of the PDHRA is to speak with a licensed health care provider to voice any concerns. This is also an opportunity for the provider to evaluate your Soldier, and refer her or him for possible future treatment.

### Can I get health benefits by completing a PDHRA?

The PDHRA is a screening for Soldiers only.

My loved one completed a PDHRA and got referred for follow-up care, but we're not sure what to do next.

The health care provider who made the referral will provide you with contact information for the most convenient military treatment facility, VA facility or TRICARE provider.

My loved one started experiencing health concerns after completing a PDHRA. What should we do? Should we complete another one?

No. Make an appointment with your health care provider or local medical treatment facility, or call the Wounded Soldeer and Family Hotline at (800) 984-8523. (7)





By KEVIN T. MASON, MD, MPH AND ANN STARK

nfluenza—aka the flu—is making early headlines due to human cases of swine flu (H1N1) detected around the globe, including the U.S. After an initial incubation period of three to seven days, signs and symptoms of influenza begin to surface. The symptoms include fever, chills, fatigue, headache and muscle aches. Lung symptoms such as cough and shortness of breath may follow. Bronchitis and pneumonia complications are also common.

Currently, no specific drug is available to treat influenza. The best treatment is bed rest and hydration. In some cases, medical professionals or public health policy may recommend antiviral drugs for people exhibiting early symptoms.

One type of influenza, Influenza A, spreads from animals to humans, making it difficult to develop a cure-all vaccine.

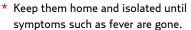
Severe outbreaks are called pandemics. A flu pandemic could overwhelm health care centers in your area. Be prepared and know how to reduce the risk of transmission between Family members.

For updates and information about influenza, visit the Centers for Disease Control (CDC) Web site at Cdc.gov/flu.

The information and advice published in Foundations is not intended to replace the services of a physician, nor does it constitute a doctor-patient relationship.

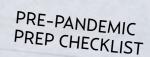
### Flu Management At Home

If someone in your home has the flu:





- \* Don't let them handle objects that will be handled by others.
- \* They should wear a mask. Masks and used tissues should be put in a bedside plastic bag.
- \* Wash bathroom towels, bedclothes and linens of sick Family members daily. Wear disposable gloves and paper gown while handling soiled items.
- \* Clean the bathroom, eating areas and nightstands used by the ill Family member with an antiseptic solution daily.
- \* Wash your hands frequently with anti-bacterial soap and do not touch your mouth or nose.





- $\square$  Stock a symptom control kit that includes Tylenol, zinc lozenges and Nyquil.
- ☐ Stock an infection-control kit. Include standard antiseptic cleaning solutions; isopropyl alcohol; and disposable items such as face masks, paper gowns, tissues, plastic gloves, bags, dinnerware, cups, eating utensils and toothbrushes.
- Stock a month's supply of food.

Take the influenza vaccine annually with a physician's approval if you are in a high-risk group. High-risk groups include: 1. Infants or young children, and people over

- 2. Residents of nursing homes or other longterm care facilities.
- 3. Those with a weakened immune system.
- 4. Workers in a health care facility where they are more likely to be exposed to the flu virus.

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# family Serving as an Inspiration tradition

nature vs. nurture debate in high school science class. The question was, which factor—heredity or environment plays a bigger role in forming our personality. While the debate is still alive and well, we recognize that both play a powerful role.

But for folks in the military, it seems there's a third factor determining character makeup: Tradition.

The tradition of the sons and daughters of Soldiers following in their parents' footsteps is compelling. We've seen it throughout history, from acquaintances in our local communities, to well-known figures like recently retired Army National Guard Director, LTG Clyde A. Vaughn. LTG Vaughn's father was an Army tech sergeant who saw combat in Germany during WWII.

Foundations wanted to find out more about this inspiring tradition. So we spoke to several multi-generational Guard Families. They gladly shared their stories.

By JULIE ZEITLIN

\* \* \* Photography by NANCY PARISI and JEFF AMBERG







SFC Barbara Carter of the South Carolina Army National Guard instills military values in her two children, Lemont of the 351 Aviation Support Battalion, and Meshan.

### **Under Pressure?**

One thing people might wonder is, do parents put pressure on their kids to enlist?

"I never directed April to join the military," responded LTC Reginald Sanders of the New York Army National Guard (NYARNG). His daughter, SPC April Torres, 25, is also in the NYARNG.

"Her decision to join was hers, and hers only," Sanders said. "She deduced, based on critical thinking skills, that she needed to expand her abilities. She knew that the [best] way ... was to join the Guard."

In fact, Sanders said, before he would give his daughter his stamp of approval, she had to show him her intentions.

"I agreed to [it] only after she explained to me what her goal was—that she wanted to go back to school and wanted the Army to pay for it," he recalled. "She also wanted to gain some experience in logistics and travel."

Torres, 25, echoed her dad's statement without hesitation. "He would never pressure me into doing anything."

He encouraged her, which had a big impact on her choice. "He knew I could go far if I set my goals high enough," she recalled.



"If you don't répresent anything, you can't defend

> —SFC BARBARA CARTER. South Carolina Army National Guard

> > \* \* \*

### A Meaningful Life

The story of SFC Barbara Carter and her son, SSG Lemont Moze, 24, both of the South Carolina Army National Guard, is similar to that of Sanders and Torres.

"I never insisted that he join the military," Carter shared. "But I did explain to him how much it had done for me as a person. It taught me how to appreciate discipline, and how to use that discipline to create strength and a teaching tool to pass on to my [children]. He saw that I was doing something meaningful for my Family and for the Army."

### Act Naturally

Sometimes, just being a parent and doing what parents naturally do can have an influence on a child's decisions. Even something as simple as a bedtime story has an impact.

Unlike many parents who tuck in their young children at night with nursery rhymes, Sanders lulled Torres to sleep with tales from the

frontlines. Not to sway her thinking—just to share what was important to him.

"I wanted to demonstrate how I [honored] my Soldier's Creed and my values as an officer," he recalled.



### familytraditions

Still, it was a long time before Torres even considered joining. "I was a 'girly girl,' " she grinned. "I was planning on getting my fashion degree. I didn't want anything to do with the military."

Sanders remembered it the same way. "In high school, her persona was diva," he smiled.

Underneath it all, however, he saw in his daughter the makings of an excellent Soldier. "She is tough, mentally and physically," he recalled. "And she has incredible leadership skills."

"He knew my potential," Torres said. "And he knew I was military material."

### Kids Get the Picture

Army National Guard recruiter MSG (Ret.) Linda Paschall, a 23-year Guard veteran with 10 years of recruiting experience, believes that a lot depends on how kids are raised.

Children who grow up seeing the positive effects of service on their parents are more likely to want to join, she shared.

And on the other hand, she noted, "When kids see aggression in their military parent, they may decide they don't want to be a part of that."

Guard kids are also aware of the perks their parents enjoy-college education, health insurance, and, not least, a paycheck. These children realize that they, too, are on the receiving end of these benefits, and that, one day, their own children could be taken care of in this way.

"The military gave me a chance to give more to my children, and provide a better way of life for them," confirmed Carter. "And I told Lemont that being in the military helped me uphold a tenet of my own mother's—that you are accountable for your own dreams."

### His Father Before Him

Sanders wasn't the first generation in his Family to serve. His father joined the Army Air Corps at 17, and the elder Sanders' stories of service shaped his young son's life.

"[My father] left home to serve his country and support his Family," Sanders began. "He walked from Atlanta to Columbus, Georgia, to report to Fort Benning for training.

"He told me about serving on a crash rescue boat in Alaska, under extreme conditions. Downed pilots didn't care what [race] he was. They knew if his boat, The Lucky Eight Ball, was in the area, they would be saved. As a little boy, I remember pilots thanking him.



"Families need to stick together through good times and bad...April knows I never give up. I expect her to be the same way."

- LTC REGINALD SANDERS, New York Army National Guard

**\* \* \*** 

"My father gave me his patches and I wore them on my jacket sleeve in grammar school. I was proud of him. The military gave him a purpose and a place to be appreciated."

### The Original Tactical Unit

A strong Family unit plays a key role in the multi-generational Guard tradition. For example, quality time together creates bonds that might influence a child's choices.

"The Guard parent might buy his 5-year-old boy a tiny Kevlar helmet, or take the child on hunting trips," Paschall explained.



No Greater Honor: Father and son, Mark (left) and Sam Edwards, stand sideby-side as members of the Tennessee Army National Guard. "There was never a question that [my brother and I] would continue in our parents footsteps," Sam said.

Torres is living proof of this point. "My father's office walls are covered with awards, medals and acknowledgments from the military. I knew I wanted to follow in his footsteps."

Sanders emphasized the importance of Family with a military analogy.

"A Family is like a tactical unit that has key members who perform key functions," he offered. "For example, my mom was the rock—strong and hard-working. My dad was the warrior. My sister was tough and creative. She helped me with my homework. And my brother was my hero.

"Family is the foundation of who we are," he continued. "Families need to stick together through good times and bad. They support, motivate and hold each other accountable to do the right thing."

Carter explained, "I told [my children] we were a team. That we would always keep each other strong no matter what. That when we fail, we fail as a Family, so we should always conduct ourselves as a reflection of what we see in each other."

The Edwards, of Hartsville, TN, live this principle too. All four members—mom Jennifer, dad Mark, and their two sons Sam, 20, and Jesse, 22—serve in the Tennessee Army

National Guard.

When Mark deployed to Kuwait in 2004, the town newspaper, The Hartsville Vidette, requested an interview with the Family. In it, Sam Edwards said, "There is no greater honor than ... to stand side by side with your parents in uniform, and know that you all have the same belief, desires and dedication to duty. There was never a question that [my brother and I] would continue in our parents' footsteps."

#### The Seven Army Values

Some of the parents we spoke with said they brought the seven Army Values into the home and made them a central part of the Family fabric. This seemed to be a major influence on the children.

Carter discussed two Army values that were integral in her home: selfless service and integrity. "Giving of yourself will always create a return in your life," she said of selfless service. "Integrity," she continued, "is who you are and what you represent—and if you don't represent anything, you can't defend anything."

Sanders explained how he displayed each of the Army values to his daughter.

"Loyalty—through my friendships. Duty—by serving my country. Respect—for others and their points of view. Selfless service—through spending weekends serving others in their time of need during state emergencies and deployments. Honor and integrity—by taking responsibility for my actions and avoiding unnecessary damage to others. Personal courage—never giving up!

"April knows I never give up," he added. "I expect her to be the same way."

#### Forever Young

Sure, the military instills responsibility and self-reliance in its Soldiers. Yet, in the end—fortunately—kids will always need their parents.

"I ask my dad about all kinds of military situations and problems that come up," Torres admitted. "For some issues, I can't, because I need to use my chain of command. But most of the time it would be so much easier just to call him."

Likewise, parents will keep dreaming big dreams for their children. "I think Lemont will take the officer's path," Carter proposed, "and that one day I will salute 'COL Moze'—my son—because he's such an outstanding Solider. He reaches high."

So, on the subject of nature vs. nurture, the controversy will surely continue. But no such debate will ever be held for that third powerful force—Guard Family tradition. It's a time-honored truth for Soldiers and their loved ones.



## no Soldier walks alone

The Guard Takes Giant Steps to Stop Suicide

By FRED McGHEE II

report released in January by the U.S. Army showed there were 47 confirmed suicides among National Guard Soldiers in 2008, with eight additional cases still under investigation. Since Jan. 1, 2009, nine Guard

members have committed suicide, with 18 cases still under investigation.

The National Guard has initiated several programs at the national and state levels to provide Soldiers and their Families with the resources necessary to identify those in need of assistance and provide appropriate support for them. The program is mandatory for every member of the Guard.

The Army's Vice Chief of Staff ordered a "Stand Down" demonstrating an immediate senior command response to the increasing number of suicides. The "Stand Down" lasted a month—Feb. 15 through March 15—and was the Army's (Active, National Guard and U.S. Army Reserve) way of giving full attention to a significant problem.

"When things appear to be getting out of hand, let's take a moment to cease all other activity and focus on that one issue," said MSG Marshall Bradshaw, Army National Guard Suicide Prevention Program Non-Commissioned Officer in Charge.

Phase One of the program centered on an interactive training video called "Beyond the Front." Soldiers role-play real-life scenarios, facing difficult situations where they have to make critical decisions in order to save their or another Soldier's life.

Phase Two focused on a "chain teach" discussion of suicide prevention delivered by first-line leaders to every Soldier, at every level of command. The instruction is reinforced by a 12-minute video called "Shoulder to Shoulder," where key senior leaders of the Guard speak about the stigma associated with asking for help.

"We are working to change the culture, to change the stigma around getting help," said MAJ Anthony McGinthy, Army National Guard Suicide Prevention program manager. "It is a sign of strength to seek help and not a sign of weakness."

Following the video, leaders intimately discuss suicide utilizing available vignettes in squad-sized groups (ideally not more than 15 Soldiers). The goal is to educate Service Members on the signs and risk factors that someone may be contemplating suicide, and reinforce the skills necessary to intervene when they recognize those symptoms in their fellow Soldiers.

"If they recognize the symptoms, they can help their fellow Soldiers in a time of crisis," said McGinthy. "They have a duty to each other to watch out for their buddy."

This phase also includes training for Soldiers' Families. The U.S. Army Center for Health Promotion and Preventive Medicine has released a training video to show Families of Soldiers how to recognize when their Soldiers need help and what resources are available. For information about this training, contact your Soldier's unit or the Suicide Prevention Program Manager in your state.

Intimate Discussion SPC Nikki Langs (left), COL Teresa Gallagher, Task Force Keystone commander, SGT Shawn Parks and LTC Dominick Nati, Task Force Keystone executive officer, discuss their options during the scenario-driven suicide prevention stand down on March 8.



"We are working to change the culture, to change the stigma around getting help. It is a sign of strength to seek help and not a sign of weakness." — MAJ ANTHONY MCGINTHY

"We are pushing hard for Families to receive suicide prevention and awareness training as well," McGinthy said.

Phase Three runs concurrent with Phases One and Two. It establishes annual suicide prevention training requirements for Soldiers, as well as deployment support for them and their Families.

Going forward, each state will appoint a suicide intervention officer at every company level, McGinthy said. Each officer will receive advanced training on how to recognize Soldiers showing signs of suicidal behavior. They are also responsible for keeping logs of all available resources and contacts in their area.

"This is significant, because it places trained individuals who are capable of working in the system at each company level and extends the state programs down to that level," Bradshaw said. (2)

For more information, contact MAJ Anthony McGinthy at (703) 607–9795 or Anthony.McGinthy@us.army.mil.

### Inside Look at an Iraq Deployment

Reviewed by Julie Zeitlin

In 2005, the Wisconsin Army National Guard's 2/127th Infantry Battalion deployed to Iraq. Among its 620 Soldiers was CPT Benjamin Buchholz, a civil affairs officer during deployment and a

published writer in his civilian life.

**Private Soldiers** is Buchholz's candid chronicle of the 2/127th's year-long deployment, told through vivid photos



and intimate interviews with its Soldiers and the Iraqi civilians.

From pre-mobilization training at Camp Shelby, MS, through demobilization back home, Private Soldiers is a unique window into a rare world. Soldiers describe the effects of the experience on themselves, their fellow troops and their Families back home. Iraqi civilians reveal their perceptions about life during wartime, and how it felt to work with the Wisconsin battalion.

#### Been Through the Desert

Readers follow the unit—aka the "Gator Battalion"—on its travels throughout Iraq, where it conducted convoy escort, route security and other missions. Traversing some of that country's most dangerous regions, the unit endured hundreds of attacks, saw dozens wounded and lost three of its own in action.

If you have ever wondered what deployment is really like, and why our heroes give so selflessly, Private Soldiers is your chance to find out. All royalties from this book are donated to Family support groups of the 2/127th, and to in-memoriam funds for the battalion members who lost their lives in Iraq. (2)



## saving and investing wisely

#### Basic Rules for Investing from Military OneSource

Courtesy of MILITARY ONE SOURCE

If you're saving money in a retirement account, setting aside money in a savings account or building a fund for your children's education, you may be wondering how to choose from the various investment options. This article introduces you to the basics of investing.

#### Investment options:

#### Stocks

When you buy stock ("shares"), you become a partial owner of a business with the right to vote on major policy decisions facing the company. Your shares are likely to rise in value if the company grows, and fall if the company does poorly.

Some companies pay out a portion of their profits to shareholders in the form of dividends. When considering an investment in stocks, investors look at the prospects for both dividends and growth. Dividends provide a regular stream of income from the investment. Growth offers the prospect of selling the stock at a higher price in the future.

Some stocks offer a reliable source of income and the prospect of gradual growth. Companies with high growth potential often pay no dividends, as they invest their profits back into the growing business rather than paying the money out to shareholders. Investors who hold stock in growth companies benefit through the rising value of their shares.

Share prices fluctuate with trends in the economy and investors' confidence in the stock market, as well as with the fortunes of the company that issued the shares.

Stock share prices fluctuate with trends in the economy and investors' confidence in the stock market, as well as with the fortunes of the company that issued the shares.

#### **Bonds**

When you buy bonds, you are loaning money to a business or to a government. In return, the borrower (issuer) agrees to pay you interest at a specified rate (coupon rate) and to repay the loan at a certain date (maturity date).

Different bonds pay interest at different times. Two interest payments per year is the most common, but some bonds (zero coupon bonds) pay all of the accumulated interest at the maturity date and nothing before that.

Because bonds are issued with a fixed interest rate and a promise of repayment, many investors see them as less risky than stocks.

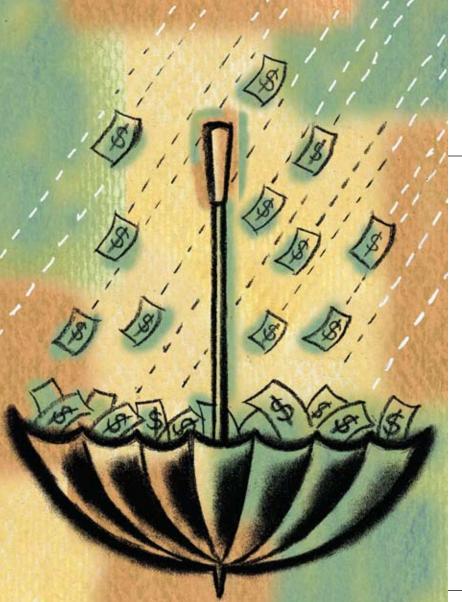
#### Mutual Funds

Because the value of individual stocks and bonds can rise and fall dramatically, it is risky to put too much money into any single investment.

Mutual funds minimize the risk of loss from any single holding and maximize the chance of being part of a general market gain.

This strategy of holding many different investments is called diversification. A single investment in a mutual fund gives an investor a more diversified portfolio than an investment in a single stock.

A wide selection of mutual funds is available to investors. "Index funds" invest to match the performance of particular market indexes, such as the New York Stock Exchange Index. "Small cap" funds invest in smaller companies with





#### Investment choices key factors to consider:

#### How long you plan to keep your money invested.

At some point, you'll need the money you're investing, whether it's to pay for college or retirement. The more time you've got before that day arrives, the more you can afford to invest in ways that might be more risky in the short-term but that are likely to have better long-term results.

#### How quickly you want your money to grow.

 Different investments grow at different rates. In general, the safest investments grow at the slowest rates, and riskier investments tend to grow more quickly—but they may also lose value just as quickly.

#### How much risk you're willing to accept.

Some investments have more risk than others. Generally, the greater the potential payoff, the greater the risk.

At some point, you'll need the money you're investing. The more time you've got before that day arrives, the more you can afford to invest in ways that are more risky in the short-term, but are likely to have better long-term results.

potential for dramatic growth. "Blue chip" funds invest in larger companies with a history of strong performance. "Value" funds invest in stocks that appear to be selling for less than they're worth.

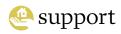
Investments in mutual funds aren't risk-free. But over the long term, most experts agree that mutual funds are an attractive option for investors.

#### Money Market Funds and Certificates of Deposit

Money market funds and certificates of deposit (CDs) offer two ways to earn interest income at low risk. In a money market account, your money is pooled with that of many other investors and used to make loans to businesses and governments. You earn the average return from all of these loans—a rate that is generally higher than you'd get in a regular bank savings account.

As an added benefit, most money market funds allow you to write a limited number of checks against your account.

Bank CDs, which are issued by banks, thrifts and credit unions, require you to commit your money for a certain period—90 days, 120 days or longer. In return for the security of knowing your money will stay on deposit for that time, banks pay higher interest rates on CDs than they do on regular savings accounts. CD rates are clearly posted at institutions that offer them.



## a commitment to service

#### Army OneSource Provides Assistance to **Guard Soldiers and Families**

Courtesy of NGB-SFSS

he Army recognizes how important Soldiers and their Families are to the security of the nation. In order to sustain an environment of persistent deployments, the Army has a comprehensive, holistic approach to supporting the Army Family—Active Component,

Guard and Reserve Families. This support has never been as important as it is now. Whether the Army Family is near an Army installation, an Army National Guard Armory, an Army Reserve Center, Joint Forces Headquarters or distant from any organized support, the Army is reaching out to provide help.

While Army OneSource offers many of its services in many communities, a good place to learn about Army OneSource is on a computer. By combining and linking Army, Army National Guard and Army Reserve resources, Army OneSource gives Army Soldiers and Families, regardless of component, a choice to access services by phone, on the Internet or at the nearest facility.

Many military members and Families don't live close to a National Guard Family Assistance Center, an Army Reserve readiness center or an installation. Army OneSource will enable them access to the same benefits and services they'd receive on a garrison through online services or referrals to local and state community agencies where they can receive equivalent services and support.

At ArmyOneSource.com, you'll find easy-to-access information on TRICARE services and benefits, Veterans' benefits, mental health services, preventive medicine, as well as help locating the closest military treatment facilities. Army OneSource can also help with money matters, home and family life, making a move, work and careers, learning for life, Army basics, managing deployments and separations, and getting involved in the Army Community. Army OneSource

can also help Soldiers and Families with things like finding child care, taking care of your health, managing careers, relocation and finding ways to exercise and travel that are available only to Soldiers and Army Families.

Army OneSource aims to ensure Soldiers and Families from all three components receive the same quality of service.



It also provides better coordination and synchronization of support by the components to reduce redundancy, and ensures that Soldiers and Families have access to the same baseline services no matter where they live in relation to a military garrison.

Army OneSource demonstrates the Army Family Covenant's commitment to provide Soldiers and Families a quality of life that is commensurate with their service.

The Covenant is a contract with the leadership and Soldiers and their Families that states we understand what you need and are signing up to provide standardized, predictable service to you at a high quality. 🍎





The Army is committed to providing Quality Support. Services and Benefits to Soldiers and Families.

and BOSS

It's the right thing to do.







Regardless of where you live or what your connection to the Army is, ARMY OneSource provides easy access to the information, resources and tools that you need.



## above & beyond

Sondra VanDerPol, Serving Guard Families One at a Time

By FRED McGHEE II Photos by SCOTT SINKLIER

or Sondra VanDerPol, having respect and deep admiration for the men and women who serve our country is a way of life. Growing up in rural Iowa, VanDerPol learned firsthand from her father, a WWII Veteran, about the sacrifices made by the brave Soldiers who fought—and continue to fight—so valiantly for our freedoms.

VanDerPol is a coordinator for the National Guard Family Assistance Center (FAC) in Des Moines, a position she has held since 2007. The National Guard operates nearly 350 FACs across the country.

FACs provide information, referral and outreach for Service Members and their Families and are under the guidance of the State Family Program Office.

VanDerPol's involvement began during Desert Storm, when her husband, a first sergeant in the Iowa National Guard (IA NG), was mobilized at Ft. Irwin in California. Then a full-time schoolteacher, she found that taking over major domestic tasks—like paying bills and raising two teenagers—was challenging. For support, she joined the local Family Readiness Group (FRG), where other military



Families faced similar issues.

Later, she was appointed to the Iowa State Advisory Council, followed by a stint as the head of the Speakers Bureau of Iowa for Family Programs. Her years of faithful service as a volunteer earned her the position as coordinator for the FAC in Des Moines.

Now, she makes the 150-mile roundtrip trek every day from her 110-acre farm in Oskaloosa to her office in Des Moines, working long days helping Guard Families make the difficult adjustment to life during deployment.

"We stay in contact with Service Members and their Families to make sure everything is fine," VanDerPol said. "We act similar to a social service network, ensuring the Families know all the resources available to them."

It's important to establish a relationship with Families prior to deployment, VanDerPol explains. Building those friendships with the Families results in better lines of communication and helps to prepare the Families for the challenges that lay ahead.



# ASSISTANCE CENTERS

The National Guard operates nearly 350 Family Assistance Centers (FACs) across the 54 states and territories. Staff members include contractors, military personnel, state employees, temporary technicians and volunteers.

FACs are critical to the mobilization and demobilization process, and to the long-term health and welfare of Soldiers and military Families. At your FAC, you'll find a comfortable,

friendly environment, plus information and help.

FACs let our Soldiers concentrate on the mission at hand, knowing someone is taking care of their Family back home.

> For a list of Family Assistance Centers, visit GuardFamily.org, go to the Local Community Resources Locator and select your state or territory.

When Foundations asked VanDerPol what drives her to serve others, her answer was simple: "Helping people. Helping the Families of our Soldiers. Seeing the smiles on their faces makes everything we do worth it. And the friendships we make with the Families are lifelong."

One program in particular, the Youth Symposium, has a special place in VanDerPol's heart. The Symposium hosted more than 100 Service Members' children, who gave presentations honoring their parents' military service.

"It was great to see all the kids' smiling faces when they did their presentations for the parents, and to know that they're proud of their military affiliation," she said.

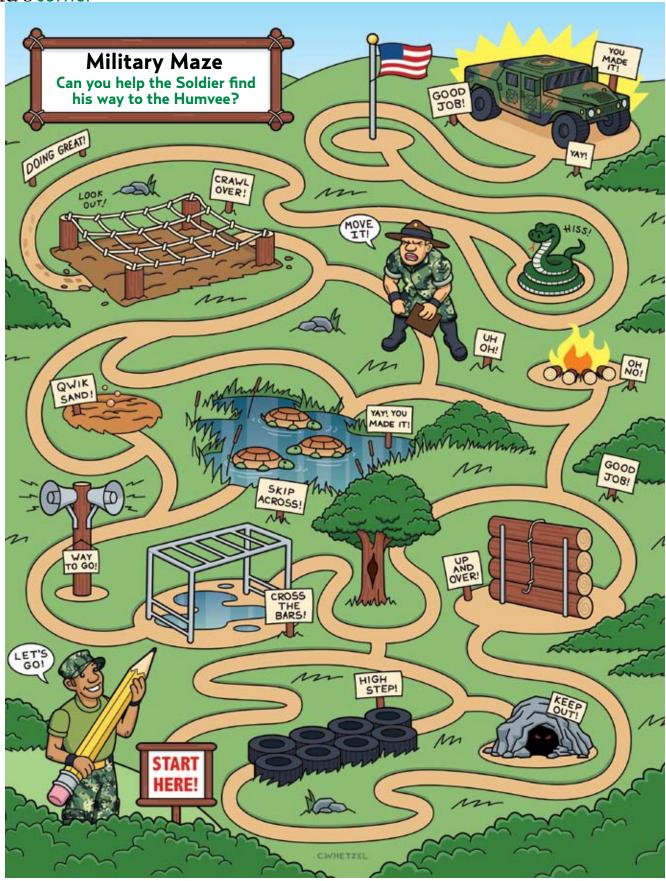
Another source of inspiration comes from Families of fallen Soldiers, who, despite all they have lost, continue to volunteer and keep the memories of their loved ones alive.

"It's important to establish a relationship with Families prior to deployment."

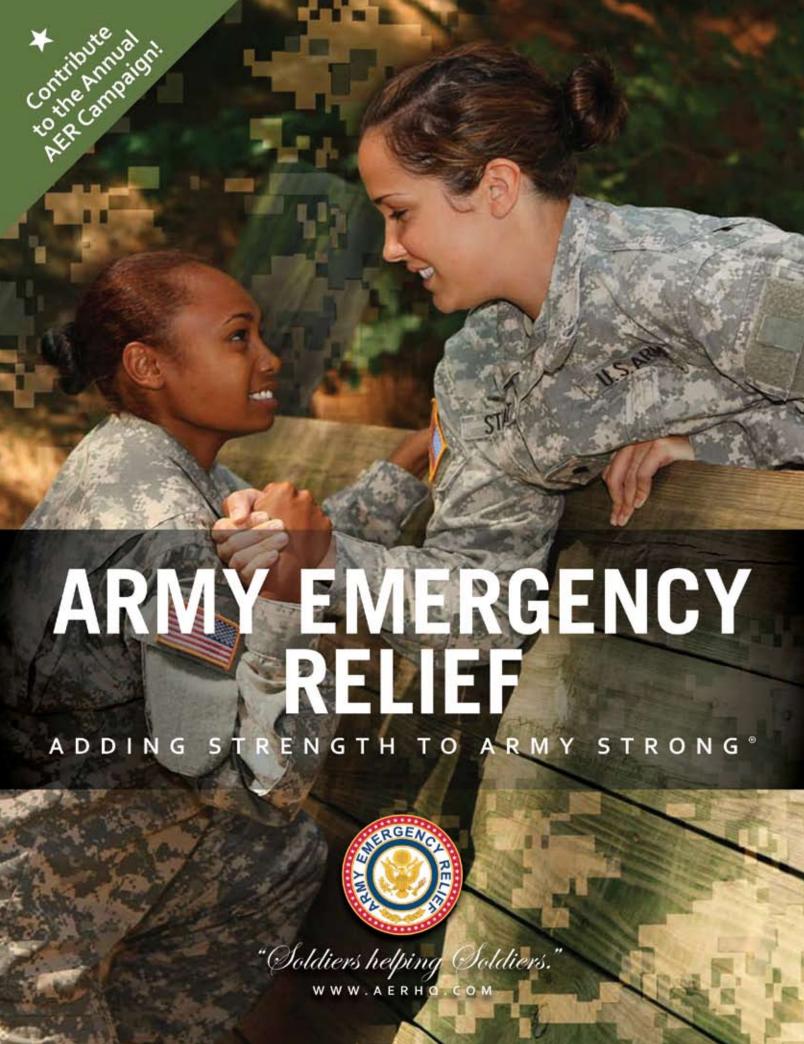
"When you see someone who has lost a child or spouse, but they see the importance of volunteering and still go on, it really wrenches your heart," said VanDerPol. "But it's those kinds of things that let you know you're doing the right thing." (3)







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## THERE WHEN YOU NEED US

The Soldier Family Support and Services (SFSS) Division

is a diverse division focused on the care of Soldiers and their Families. Some of the programs we handle are: Child and Youth Services, Spouse Employment and the Yellow Ribbon Reintegration program. We have several other programs that are equally as important, and we continue to expand our role in Soldier and Family care issues and Deployment Cycle Support.

